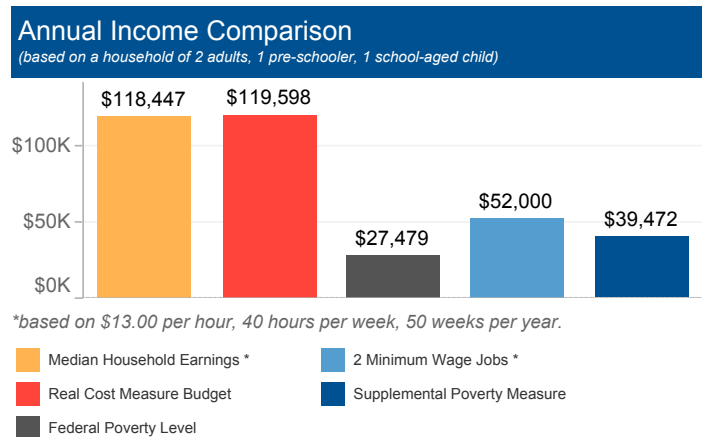


San Francisco Bay Area The Real Cost Measure in California 2023

The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the Real Cost Measure takes into account geographical differences in the cost of living throughout California.

If any results show blank values, that indicates the sample size is too small to illustrate Real Cost Measure results. Per our methodology, estimates with a cell size of greater than 5,000 are assumed to be accurate within +/-1% based on design factor analysis. Cell sizes less than 5,000 are suppressed.

# of Households below Real Cost Measure	% of Households below Real Cost Measure	% of Households below Real Cost Measure with at least 1 Working Adult
654,337	27%	97%



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-schooler, 1 School-aged child
Housing	\$21,986	\$26,266	\$32,554
Food	\$4,416	\$8,098	\$12,517
Health Care	\$2,588	\$5,176	\$10,354
Child Care	\$0	\$0	\$22,764
Transportation	\$5,665	\$11,329	\$11,329
Miscellaneous	\$3,466	\$5,086	\$8,952
Taxes/Credits	\$7,813	\$9,745	\$21,128
FINAL BUDGET	\$45,935	\$65,699	\$119,598

Households of Color

Across the region, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 654,337 households below the Real Cost Measure, 215,559 are Latino.

Households with Young Children

- 40% of households with children under six struggle, a rate much greater than that of the rest of the region.
- Single mothers are most likely to struggle. 64% in the region are below the Real Cost Measure.

Working Households

- 97% of households below RCM have at least one working adult.
- 71% of heads of household who work are employed full time and year round.
- A family of four (2 adults, 1 infant, 1 school-aged child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.**

Housing Burden

- 35% of all households in the region spend more than 30% of their income on housing.

Education

	# below RCM	% below RCM
Less than High School	110,576	69%
High School Diploma or Equivalent	137,218	51%
Some College, Assoc. or Voc.	204,789	37%
Bachelor's degree or higher	201,754	14%

Ethnicity

	# below RCM	% below RCM
Latino	215,559	49%
African American	60,691	45%
Asian American / Pacific Islander	151,959	23%
White	220,147	19%
Native American/Alaska Native		

Household Type

	# below RCM	% below RCM
Single Mothers	85,477	64%
Seniors	115,470	26%
Married Couples	230,032	22%
Informal Families	153,604	26%

Citizenship/Nativity

	# below RCM	% below RCM
Foreign Born, Non-Citizen	141,506	40%
Foreign Born, Naturalized	150,438	29%
Born a US Citizen	362,393	24%

** Minimum waged jobs based on \$13.00 per hour, 40 hours per week, 50 weeks per year. Median household earnings control for elder-led households and household led by persons with disabilities consistent with the Real Cost Measure.

San Francisco Bay Area: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, and Sonoma counties.

Findings drawn from *The Real Cost Measure in California 2023* by United Ways of California. Data calculated for this geographic profile is from 2021. For detailed methodology, please visit <https://www.unitedwaysca.org/realcost>.